

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Edward W. Ford  
Debtor

Case No. 19-04830-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: AutoDocke  
Form ID: 318

Page 1 of 1  
Total Noticed: 3

Date Rcvd: Mar 19, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 21, 2020.

db Edward W. Ford, 1480 US46, Apt. 170B, Parsippany, NJ 07054

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. 5269056 +E-mail/Text: MKnitter@monroecountypa.gov Mar 19 2020 19:12:45

MONROE COUNTY TAX CLAIM BUREAU, 1 QUAKER PLAZA ROOM 104, STROUDSBURG, PA 18360-2141

5269057 +E-mail/Text: jennifer.chacon@spservicing.com Mar 19 2020 19:12:53

SELECT PORTFOLIO SERVICING INC, ATTN BANKRUPTCY DEPT, PO BOX 65250,  
SALT LAKE CITY, UT 84165-0250

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 21, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 19, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Towd Point Mortgage Trust Asset-Backed Securities,  
Series 2016-2, U.S. Bank National Association as Indenture Trustee bkgroup@kmlawgroup.com

John J Martin (Trustee) pa36@ecfcbis.com, trusteeemartin@martin-law.net

Monroe County Tax Claim Bureau MKnitter@monroecountypa.gov, DPugh@monroecountypa.gov

United States Trustee ustpreion03.ha.ecf@usdoj.gov

Vincent Rubino on behalf of Debtor 1 Edward W. Ford

lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 5

**Information to identify the case:**

Debtor 1

**Edward W. Ford**

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0745

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN

EIN --

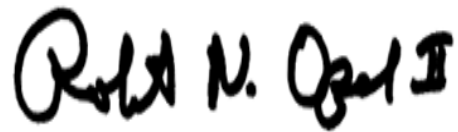
United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:19-bk-04830-RNO

12/15

**Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Edward W. Ford  
aka Edward Walter Ford Jr., aka Edward W. Ford  
Jr., aka Edward Ford, aka Edward Ford Jr., aka  
Edward Walter Ford

**By the  
court:**

Honorable Robert N. Opel, II  
United States Bankruptcy Judge  
By: Pamela Radginski, Deputy Clerk

3/19/20**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**